



Supplementary insurance

# Classic

Intelligent supplementary insurance  
for singles and couples

Three good reasons for choosing Classic



Comprehensive package of benefits: transport, glasses/contact lenses, alternative medicine, uninsured drugs, etc.



Attractive contributions to preventive care and health promotion measures



Emergency outpatient treatment abroad

**sanitas**

Classic is an uncomplicated supplementary insurance solution for people who want benefits geared specifically to their needs. Classic can be combined with additional supplementary insurance plans as desired.

## Overview of benefits

Benefits	Basic insurance All models	For singles and couples Classic
<b>Treatment</b>		
EU/EFTA (in emergencies)	Treatment as per the bilateral agreements on the free movement of persons	90%, max. 180 days, for treatment outside the scope of bilateral agreements
Other countries (in emergencies)	Up to maximum of double the costs paid under the tariff for the place of residence or place of work	90%, max. 180 days
<b>Alternative and complementary medicine</b>	Treatment by doctor with a certificate of competence in the relevant discipline: acupuncture, anthroposophical medicine, Traditional Chinese Medicine (TCM), homoeopathy, phytotherapy	80%, max. CHF 5,000, towards recognised therapy methods as per the list (see limitations for individual methods, e.g. massages)
<b>Glasses/contact lenses</b>		
Under age 19	CHF 180	CHF 200
Age 19 and over	-	CHF 300 every 3 years
<b>Home help</b> If a child or the parent running the household is hospitalised	-	-
<b>Medical aids</b>	Medical aids as per the Department of Health's list of aids and equipment	80%, max. CHF 500, towards therapeutic medical aids
<b>Cosmetic procedures</b>	-	80% for breast operations, scar correction and correction of protruding ears (otoplasty)
<b>Drugs</b>	Drugs as per the Department of Health's lists of drugs and special therapies	90% towards uninsured drugs
<b>Preventive/prophylactic treatment</b>	Preventive measures, e.g. well-child check-ups, gynaecological check-ups (every 3 years), certain vaccinations	80%, max. CHF 1,000, e.g. vaccinations, check-ups, gynaecological check-ups (in interim years), stop smoking treatment, fitness centre max. CHF 200 (Qualitop/ Fitnessguide from ***)
<b>Maternity</b>	Check-ups by doctors or midwives, CHF 150 towards antenatal classes, advice on breastfeeding	80%, max. CHF 1,000, towards e.g. antenatal and postnatal exercise classes, an additional ultrasound scan or milk substitute
<b>Psychotherapy</b>	Treatment by medical doctors	80%, max. CHF 1,000, towards non-medical psychotherapy
<b>Rooming-in</b>	-	80%, max. CHF 2,000, towards accommodation for people accompanying infant undergoing inpatient treatment
<b>Transport and rescue</b>		
Transport	50%, max. CHF 500	100%, max. CHF 2,000
Rescue	50%, max. CHF 5,000	-
Costs of travel during radiotherapy, chemotherapy or haemodialysis	-	100% of actual costs (max. costs of public transport in 2nd class)
<b>Dental treatment</b>		
In connection with serious, non-avoidable disorders of the masticatory system or serious systemic diseases	Costs of treatment provided by dentists	-
Dental damage resulting from an accident	Costs of treatment provided by dentists	-
Orthodontics (under age 19)	-	50%
Removal of wisdom teeth (beyond scope of compulsory benefits under KVG/HIA)	-	CHF 100 per tooth
<b>Premium exemption</b>		
With multiple children	-	From the third child insured
On the death or disability of an insured parent	-	Children up to age 18 (KVG/HIA and all supplementary insurance plans)
<b>No-claims/loyalty bonus</b>	-	-

These figures are for maximum benefits and, unless specified otherwise, are valid for each calendar year. Benefits are granted only in accordance with the Swiss Federal Health Insurance Act (KVG/HIA) and the corresponding ordinances, and the general terms of insurance and applicable supplementary terms issued by Sanitas.